UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA Alexandria Division

IN RE: JOSEPH ANTHONY SPINA | Case No. 11-15981-RGM

Chapter 13

JOSEPH ANTHONY SPINA

Plaintiff,

v. AP No. 11-01463-RGM

CITIZENS FINANCIAL GROUP, INC. dba CHARTER ONE MORTGAGE CORPORATION

Defendant.

NOTICE OF FILING

PLEASE TAKE NOTICE that on October 12, 2011, Joseph A. Spina, by counsel, filed the report a Residential Appraisal Report dated September 26, 2011, in conjunction with Debtor's previously-filed Motion for Default Judgment.

Submitted this 12th day of October, 2011.

/s/ Ann M. Callaway Ann M. Callaway, Counsel for Debtor 15 Garrett Street Warrenton, VA 20186 540-349-4100 (540) 347-1086 fax VSB #29014

CERTIFICATE OF SERVICE

I hereby certify that on October 12, 2011, a copy of the foregoing Notice was mailed, postage prepaid, to the Office of the U.S. Trustee, 115 S. Union Street,

Alexandria, VA 22314, to the debtor, and to:

Charter One Bank, N.A. Corporation Service Company, Registered Agent 222 Jefferson Boulevard, Suite 200 Warwick, RI 02888

Deborah H. Jones, Trustee Charter One Bank, N.A. 10561 Telegraph Road Glen Allen, VA 23059

/s/ Ann M. Callaway